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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

Last revised: August 1, 2020

1 Lien Avoidance

## UNITED STATES BANKRUPTCY COURT District of New Jersey

In Re:	Jennie A Tumminello		Case No.:		19-16297
		Debtor(s)	Judge: _		
	СНАР	TER 13 PLAN AND MO	TIONS - AME	NDED	
☐ Original ☐ Motions		■ Modified/Notice Requir □ Modified/No Notice Re		Date:	
	THE I	DEBTOR HAS FILED FO	R RELIEF UI	NDER	

### CHAPTER 13 OF THE BANKRUPTCY CODE.

#### YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

#### THIS PLAN:

- DOES □ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- □ DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES □ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

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Initial Debtor(s)' Attor	ney In	itial Debtor:	JAT	Initial Co-Debtor			
Part 1: Payment and	d Length of Plan						
a. The debtor 84 months.	shall pay <u>448.00 Mont</u>	hly* to the C	Chapter 13 Trustee	e, starting on for	approximately		
b. The debtor ■ □	shall make plan paym Future Earnings Other sources of fund			•	ls are available):		
c. Use of real □	property to satisfy plants Sale of real property Description: Proposed date for core	•	:				
	Refinance of real prop Description: Proposed date for cor	-					
	Loan modification with Description: Proposed date for cor	·	mortgage encumb	ering property:			
d. □ e. □	The regular monthly r loan modification. Other information that			-			
Part 2: Adequate Pr	rotection		X NONE				
a. Adequate p	protection payments wind pre-confirmation to _	ill be made ir (creditor)	n the amount of \$_ ).		·		
	Plan, pre-confirmation				, ,		
Part 3: Priority Clair	ms (Including Admini	strative Exp	penses)				
a. All allowed prio	rity claims will be paid	in full unless	the creditor agree	es otherwise:			
Creditor Candyce SMith-Sklar		Type of Priorit  Attorney Fees			Amount to be Paid 3,000.00		
Albert Russo, Standing (	Chapter 13 Truste	-	rtain other debts		3,535.00		
Check one:  ■ None	ort Obligations assigned		•	·			

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assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor Type of Priority Claim Amount Amount to be Paid

#### Part 4: Secured Claims

#### a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Interest Amount to be Paid Regular Monthly to Creditor (In Payment (Outside Rate on Creditor Collateral or Type of Debt Arrearage Arrearage Plan) Plan) 2,366.00 **Wells Fargo Home** 213 Blaine Avenue Seaside 31,745.41 0.00 31,745.41

Mortgage Heights, NJ 08751 Ocean
County
Keep
Wells Fargo
11 months behind

### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Interest Amount to be Paid Regular Monthly
Rate on to Creditor (In Payment (Outside
Creditor Collateral or Type of Debt Arrearage Arrearage Plan) Plan)

#### c. Secured claims excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Total to be Paid through the Plan
Amount of Including Interest Calculation
Name of Creditor Collateral Interest Rate Claim

#### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

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	Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	IIIICI COL III		Total Amount to Be Paid
--	----------	------------	-------------------	------------------------------	-------------------	----------------	--	-------------------------------

Creditor	Collateral	Debt	Value	Liens	Collateral	Rate	Be Paid
				<u>'</u>			
Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.							
e. Surrender ■ NONE  Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:							
Creditor	С	ollateral to be Surrer	ndered	Value of	Surrendered Collateral	Remainir	ng Unsecured Debt
The <u>Creditor</u> Pnc Mortgage	ims Unaffected by following secured o	claims are unaffed	cted by the Pla				
Creditor		Collateral	<u> </u>		otal Amount to	be Paid thro	ough the Plan
Santander Consu	mer USA	2010 Jeep Wrang	gler 115,680 mile	es			11,093.85
Part 5: Unsecu	ured Claims	NONE					
a. <b>Not s</b>		ed allowed non-p n \$ to be disti			shall be paid	:	
	<i>Pro Rata</i> dis	tribution from any	/ remaining fur	nds			
_		•					
<b>b. Sepa</b> Creditor	nrately classified u	Insecured claims asis for Separate Cla		ed as follow Treatment	/S:	Amoı	unt to be Paid
Part 6: Execut	ory Contracts and	I Unexpired Leas	ses X NC	ONE			
(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)							
All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:							
Creditor	Arrears to be Cured in Plan	Nature of Con	tract or Lease	Treatment by	/ Debtor F	Post-Petition	n Payment
Part 7: Motion	s NONE						

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NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

#### a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). □ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Midland Funding	213 Blaine Avenue Seaside Heights, NJ 08751 Ocean County Keep Wells Fargo 11 months behind		3,256.00	171,000.00	0.00	234,299.00	3,256.00

### b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Value of
Creditor's Total Amount of
Scheduled Total Collateral Interest in Lien to be
Creditor Collateral Debt Value Superior Liens Collateral Reclassified

### c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Amount to be
Total Collateral Amount to be Deemed Reclassified as
Creditor Collateral Scheduled Debt Value Secured Unsecured

#### Part 8: Other Plan Provisions

- a. Vesting of Property of the Estate
  - Upon Confirmation
  - □ Upon Discharge

#### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

#### c. Order of Distribution

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	The Standin 1) 2) 3) 4) 5) 6)	ng Trustee shall pay allowed claims in Ch. 13 Standing Trustee Commiss Other Administrative Claims  Secured Claims  Lease Arrearages  Priority Claims  General Unsecured Claims	
	d. Post-Pe	tition Claims	
Section		ng Trustee □ is, ■ is not authorized the amount filed by the post-petition	to pay post-petition claims filed pursuant to 11 U.S.C. claimant.
Dart O	: Madificati	on NONE	
Part 9	: Modification	NONE	
		on of a plan does not require that a rdance with D.N.J. LBR 3015-2.	a separate motion be filed. A modified plan must
		modifies a Plan previously filed in thin being modified:.	s case, complete the information below.
Modifie negativ	n below <b>why</b> d plan to exter ely impacted b	the plan is being modified: ad out to 84-months since debtor was by Covid-19. Trustee arrears in the added to plan upon consent of Trustee.	Explain below how the plan is being modified: Plan modified to extend out to 84-months since debtor was negatively impacted by Covid-19. Trustee arrears in the amount of \$3535 were added to plan based on Motion to Dismiss. Will be added to plan with consent of Trustee
		d J being filed simultaneously with th	
Part 1	Non-Standa  ☐ NONE	ndard Provision(s): Signatures Re ard Provisions Requiring Separate Si	
	■ Explain h *This plan is a month for 67	a step plan or has lumpsum payments as	follows: \$448.00 per month for 17 months, then \$678.73 per
		n extended to 84-months since debtor ha Covid-19. Trustee arrears added to plan u	
	Any non-sta	ndard provisions placed elsewhere ir	this plan are ineffective.
Signat	tures		
he De	ebtor(s) and t	he attorney for the Debtor(s), if any,	must sign this Plan.
lebtor(	s) certify that		represented by an attorney, or the attorney for the lons in this Chapter 13 Plan are identical to <i>Local Form</i> ard provisions included in Part 10.
certify	under penal	ty of perjury that the above is true.	
Date:	August 9, 202	20 /s/ J	ennie A Tumminello

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		Jennie A Tumminello
		Debtor
Date:		
		Joint Debtor
Date	August 9, 2020	/s/ Candyce SMith-Sklar
		Candyce SMith-Sklar
		Attorney for the Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Jennie A Tumminello Debtor Case No. 19-16297-CMG Chapter 13

#### **CERTIFICATE OF NOTICE**

District/off: 0312-3 User: admin Page 1 of 2 Date Rcvd: Aug 11, 2020 Form ID: pdf901 Total Noticed: 55

Notice by fi	wat along wail was gont to the following newgons (antition by the Danksyntay Noticing Center on
Notice by II Aug 13, 2020	erst class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db	+Jennie A Tumminello, 213 Blaine Avenue, Seaside Heights, NJ 08751-2312
518149057	+Allied Digestive Health, 187 Route 36, Suite 230, West Long Branch, NJ 07764-1306
518149059	American Express, PO Box 981535, El Paso, TX 79998-1535
518251421	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518149060	+Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518149061	+Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518149062	+Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518149063	+Bricktown Medical Group PA, 34 Lanes Mill Road, Brick, NJ 08724-7056
518149066	+ChaseHealthAdvance, Attn: Bankruptcy, 1717 Hermitage Blvd Ste 101,
518149067	Tallahassee, FL 32308-7709 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
516149067	St Louis, MO 63179-0034
518149068	+Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518149075	+ENT and Allergy Associates, LLP, PO Box 5001, White Plains, NY 10602-5001
518149080	+MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518149082	+NYU Transplant Associates-White Building, 317 East 34th St, 8th Flr,
E101/0001	New York, NY 10016-4910 +New York University, PHysician Services, PO Box 415662, Boston, MA 02241-5662
518149081 518149084	+New York University, Physician Services, PO Box 415662, Boston, MA 02241-5662 +PNC Bank, c/o KML Law Group, PC, 216 Haddon Ave., STE 406, Collingswood, NJ 08108-2812
518236890	+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
518149083	+Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
	Cleveland, OH 44101-4982
518149085	+Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
518149086	+Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
518283902 518149088	+Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284 Stuart Lippman & Associ, 5441 E 5th St Ste 110, Tucson, AZ 85711
518251454	+Stuart Lippman & associ, 5447 E 5th St Ste 110, Tucson, AZ 85711-2345
518149091	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
518149092	++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
	(address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
518149093	Greenville, SC 29606) +Wells Fargo Bank, N.A., c/o Powers Kirn, LLC, 728 Marne Highway, Suite 200,
516149093	Moorestown, NJ 08057-3128
518256074	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
	Des Moines, IA 50306-0438
518272523	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y,
F10140004	1000 Blue Gentian Road, Eagan, MN 55121-7700
518149094 518149095	+Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657 +Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335
518149074	+eMedical Offices Middletown, PO Box 6143, Parsippany, NJ 07054-7143
510117071	Condition of the second of the
	lectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2020 00:17:11 U.S. Attorney, 970 Broad St.,
ama	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 12 2020 00:17:09 United States Trustee,
smg	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
	Newark, NJ 07102-5235
518149058	+E-mail/Text: bnc@alltran.com Aug 12 2020 00:16:33 Alltran Financial, P.O. Box 722929,
	Houston, TX 77272-2929
518149064	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2020 00:13:27 Capital One,
518173333	Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 12 2020 00:24:41
3101/3333	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518149069	+E-mail/Text: mediamanagers@clientservices.com Aug 12 2020 00:16:12
	Client Services Incorporated, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
518149070	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 12 2020 00:16:51
	Comenity Bank/New York & Company, Attn: Bankruptcy Dept, Po Box 182125,
518149071	Columbus, OH 43218-2125 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 12 2020 00:16:51 Comenitycapital/lndclb,
310113071	Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518149072	+E-mail/PDF: creditonebknotifications@resurgent.com Aug 12 2020 00:13:30 Credit One Bank,
	Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
518162267	E-mail/Text: mrdiscen@discover.com Aug 12 2020 00:16:24 Discover Bank,
518149073	Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 +E-mail/Text: mrdiscen@discover.com Aug 12 2020 00:16:24 Discover Financial, Po Box 3025,
JIO1430/3	New Albany, OH 43054-3025
518149076	E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Aug 12 2020 00:16:07
	Gateway One Lending & Finance, 175 North Riverview Drive, Suite 100, Anaheim, CA 92808
518149065	E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 12 2020 00:13:25 Chase Card Services,
E1007/E27	Correspondence Dept, Po Box 15298, Wilmington, DE 19850 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 12 2020 00:13:33 LVNV Funding, LLC,
518274537	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 12 2020 00:13:33 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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Date Royd: Aug 11, 2020

Form ID: pdf901 Total Noticed: 55 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 518149077 E-mail/Text: camanagement@mtb.com Aug 12 2020 00:16:49 M&T Credit Services, Williamsville, NY 14221 1100 Wherle Dr, Legal Document Processing, +E-mail/Text: bankruptcydpt@mcmcg.com Aug 12 2020 00:17:08 518149079 Midland Funding, 2365 Northside Drive STE 30, San Diego, CA 92108-2709 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 12 2020 00:17:08 518149078 Midland Funding, San Diego, CA 92108-2709 2365 Northside Dr Ste 300, E-mail/Text: bnc-quantum@quantum3group.com Aug 12 2020 00:17:00 518800467 Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788 518205447 E-mail/Text: bnc-quantum@quantum3group.com Aug 12 2020 00:17:00 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788 518800468 +E-mail/Text: bnc-quantum@quantum3group.com Aug 12 2020 00:17:00 Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Wollemi Acquisitions LLC 98083-0788 Quantum3 Group LLC as agent for, +E-mail/Text: newyork.bnc@ssa.gov Aug 12 2020 00:17:31 Social Office of Regional Commissioner, 26 Federal Plaza Rm 40-120, 518149087 Social Security Adminstration, Office of Regional Commissioner, New York, NY 10278-4199 +E-mail/PDF: gecsedi@recoverycorp.com Aug 12 2020 00:12:56 518151705 Synchrony Bank, PO Box 41021, c/o of PRA Receivables Management, LLC, Norfolk, VA 23541-1021 518149089 +E-mail/PDF: gecsedi@recoverycorp.com Aug 12 2020 00:12:56 Synchrony Bank/ HH Gregg, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 518149090 +E-mail/PDF: gecsedi@recoverycorp.com Aug 12 2020 00:13:20 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061 **TOTAL: 24** \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* NONE. TOTAL: 0 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2020 Signature: /s/Joseph Speetjens

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++' were redirected to the recipient's preferred mailing address

User: admin

District/off: 0312-3

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2020 at the address(es) listed below: on behalf of Trustee Albert Russo docs@russotrustee.com Albert Russo docs@russotrustee.com Albert Russo Candyce Ilene Smith-Sklar on behalf of Debtor Jennie A Tumminello mail@njpalaw.com, r56958@notify.bestcase.com Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Elizabeth L. Wassall on behalf of Creditor Wells Fargo Bank, N.A. ewassall@logs.com,  ${\tt njbankruptcynotifications@logs.com}$ on behalf of Creditor Wells Fargo Bank, N.A. jrappaport@logs.com, Jeffrey Rappaport njbankruptcynotifications@logs.com Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov William M. E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com TOTAL: 10